



Personal Finance

“ Control your own destiny, or someone else will ”
Jack Welch

**When is the best time to plant a tree?
The answer: 20 years ago!!!!**

This also applies to your own personal finances. In these turbulent times - when will be the best time to start your own wealth creation plan? Well, 20 years ago would have been good, but it is never too late to start.

“ The main reason people struggle financially is because they spent years in school but learned nothing about money. The result is that people learn to work for money.... But never learn to have money work for them.

Robert T. Kiyosaki

Author of Rich Dad Poor Dad

This Unique 1 day program will teach you about:

Financial Independence

- What does financial independence mean?
- What is the impact of inflation on financial independence?

Retirement planning

- Provide insights why we need to do retirement planning.
- What are the different phases in retirement planning?
- What financial products can be used in each phase of retirement planning?
- Explain the tax deductibility of contributions and taxation on lump sums.
- A practical approach to determine what I need to invest to ensure I am providing enough for my retirement needs.

Formulation of your own wealth creation plan

Critical steps towards financial independence:

- Step 1: Understand your current situation.
- Step 2: Understand yourself as an investor.
- Step 3: Get rid of debt.
- Step 4: Determine your target asset allocation model.
- Step 5: Translate your asset allocation model into short & long term goals.
- Step 6: Monitor, review and rebalance your portfolio.

Protecting your wealth

- The importance of risk protection, the types of life insurance risk products and do I have sufficient cover to protect me and my family's needs?
- The importance of a will.
- The importance of estate planning.

The abovementioned topics and concepts will be illustrated with practical examples

Statistical studies show that only 6 out of a 100 people that retire are financial independent and only 2 are wealthy.

References

Examples of references from previous programs that were presented:

- This program need to be introduce to all Absa staff, because people will learn to control their own destiny (Samke Shongwe, Group Finance, Absa)
- Made me rethink my decisions, taking into account the long term financial consequences (Tendani Sikhwivhilu, Group Finance, Absa)
- I was not sure how to really plan long term. This program gave me direction (Estea le Roux, Retail Bank, Absa)
- This is an excellent program, if we could all be exposed to this at a younger age it would mean even more (Aurial Blignaut, Business Banking, Absa)
- It was a valuable learning experience in the sense that it helped me to focus the importance of not having debt. Secondly that it is very important to take responsibility of your retirement and to create a legacy on which your family can build (Erenst Wilters, Business Banking, Absa)
- It helped identify where I'm financially and what I can do to remedy the situation (Thabo Dube, Retail Bank, Absa)
- It created an awareness of what I can do for myself. What tools are available (Mitesh Gosai, Absa Capital)

Planning is bringing the future to the present so that you can do something about it now!!!!

About the Presenters

Marius Joubert from IMPACT Business Services will present part of this interactive session. He has a master's degree in management accounting. He has many years of experience in this field and was previously the General Manager: Finance and Business Academy in Absa. He has presented various financial and business skills training programmes during the past 6 years. He manages his own share portfolio and he has consistently outperformed the JSE ALSI over the past 4 years. He will share with you his own journey towards financial independence.

Marius Botha from Allegiant Wealth Management will present part of this interactive session. He is a qualified Chartered Management Accountant, with a master's degree in management accounting. He has 13 years' experience in the life insurance industry with 10 years as part of the executive management team of Absa Life Limited. Marius has extensive financial management experience. He followed a customer-focused approach in providing customised insurance solutions for corporates and was instrumental in expanding the risk and investment product range at Absa Life in his role as the head of the Complex Life and Investments cluster. He formed a wealth management practice, with two of his colleagues, where they provide comprehensive financial solutions to clients, specialising in investment planning, retirement planning, estate planning and life insurance

Customised Training

The Personal Finance Program can be customised to fit your organisation's unique requirements, or extended to incorporate sensitive and company specific content. Customised training programs will be presented on an exclusive basis and on dates that are convenient, so please contact us to discuss your requirements.

Services SETA Accreditation

The Services SETA has provided accreditation (Decision Number 1976) to Mandala Consulting for the delivery of learning programs. Organisations can claim back on their levies for training provided by Mandala Consulting.

Course Fees

The course fees include reference manuals, certificate of completion and refreshments/ lunches where required.

Full payment must be made before a delegate will be allowed to attend a course.

Cancellations received in writing will be accepted at the latest 2 weeks before the course date; thereafter the full fee will be payable.

Substitutes will be accepted prior to the start date of any course.

The course fees will be negotiated on a case to case basis based on the number of participants and frequency of the program.

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PS: When is the next best time to plant a tree? Today!!!!



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WEALTH
MANAGEMENT



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INTEGRATION FOR SUSTAINABILITY